Certificate Number: 15317-PAE-DE-040069624

Bankruptcy Case Number: 20-11102



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 9, 2025</u>, at <u>8:55</u> o'clock <u>AM PDT</u>, <u>Roberta M White</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 9, 2025 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor